

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA  
(MULTISTATE SCHEDULED BANK)  
FORM "A" ( Scheduled 3, Section 29. B.R.Act, 1949 )  
BALANCE- SHEET AS ON 31.03.2023

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL	PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
100,00,00,000.00	1) SHARE CAPITAL		100,00,00,000.00	208,75,26,959.81	1) CASH AND BANK BALANCE		154,09,44,037.75
	a) Authorised Share Capital 40000000 Shares of Rs. 25/- each			11,15,69,062.00	a) Cash In Hand	10,23,41,500.00	
69,30,99,220.00	b) Subscribed & paid up capital	70,27,96,340.00	70,27,96,340.00	61,02,00,000.00	b) In current a/c with		
				11,15,90,967.88	i) R.B.I. Nagpur	80,56,88,174.98	
138,77,10,445.37	2) RESERVE AND OTHER FUNDS		215,89,72,024.83	26,30,49,433.54	ii) State Bank of India	3,75,41,486.48	
8,25,52,369.83	a) Statutory Reserve Fund	12,45,51,335.54		84,16,71,510.53	iii) Nationalised Banks	10,87,61,990.84	
7,41,03,455.51	b) Building Fund	7,41,03,455.51		1,00,14,150.04	iv) Private Banks	39,43,92,597.31	
10,11,520.90	c) Dividend Equalization Fund	10,11,520.90		13,94,09,726.47	v) The M.S.Co-Op. Bank Ltd.	72,81,555.79	
48,27,03,534.48	d) Bad & Doubtful Debt Reserve	24,68,55,494.14		22,109.35	vi) D.C.C. Banks of Dist. concerned	8,49,36,732.35	
6,81,171.75	e) Charity Funds	6,81,171.75			viii) IPC Bank Ltd., Indore (SB A/c)	0.00	
14,98,734.35	f) Members Welfare Fund	24,45,234.35		743,69,34,934.48	2) INVESTMENT		724,04,95,888.44
5,81,872.66	g) Staff Welfare Fund	5,81,872.66		531,85,36,759.44	a) Central & State Govt. Securities		
2,36,144.93	h) Social Welfare Devp.Fund	1,36,144.93			Govt. Approved Securities	548,69,27,724.44	
0.00	i) Co-op Prop. Fund	0.00			Face Value Rs. 550,38,79,747.00		
67,39,606.00	j) Prov. for Embezzlement	67,39,606.00			Market Value Rs. 532,12,54,580.89		
4,59,08,000.00	k) Contingent Provi. against Std .Asset	4,59,08,000.00			Book Value Rs. 548,02,44,189.44		
37,88,00,468.81	l) Revaluation Reserve	91,45,25,218.81			Less Amortization of Premium Rs. 66,83,535.00		
1,80,01,644.97	m) Prov. For Unforeseen Losses	2,79,15,857.41			of HTM Securities		
8,81,28,504.17	n) Investment Depr. Reserve	49,41,76,855.36		55,000.00	b) Share Investment		
3,00,00,000.00	o) Unrealised Interest Reserve	76,79,469.50		1,00,100.00	i) The M.S.Co-op. Bank	55,000.00	
1,30,00,750.00	p) Investment Fluctuation Fund	2,14,97,000.00		9,71,24,879.04	ii) IPC Bank Ltd., Indore	1,00,100.00	
16,29,12,667.01	q) Investment Depr. Reserve(ARC)	18,93,13,787.97		76,96,43,000.00	c) i) Investment in S.R. with RARCL	6,90,35,000.00	
8,50,000.00	r) Vehical Fund	8,50,000.00			ii) Investment in SR A/c Omkara PS 36	66,79,13,516.00	
					d) Fixed Deposit with		
				25,00,000.00	i) The M.S.Co-op. Bank Ltd., Mumbai	6,19,00,000.00	
				5,94,00,000.00	ii) The M.S.Co-op. Bank Ltd., Akola	5,00,00,000.00	
				32,83,00,000.00	iii) Canara Bank Akola (Syndicate Bank )	4,48,00,000.00	
				9,95,00,000.00	iv) Bank of India	0.00	
				5,70,00,000.00	v) ICICI Bank	10,92,00,000.00	
				31,84,00,000.00	vi) Axis Bank	15,06,00,000.00	
				9,95,00,000.00	vii) HDFC Bank	30,15,00,000.00	
				10,00,00,000.00	viii) YES Bank	40,00,000.00	
				8,73,75,196.00	ix) IDBI Bank	45,64,548.00	
				9,95,00,000.00	x) Indian Bank (Allahabad Bank)	9,95,00,000.00	
				0.00	xi) Indusind Bank	16,04,00,000.00	
					xii) Punjab National Bank	3,00,00,000.00	
				791,58,51,253.13	3) LOANS & ADVANCES		903,81,70,942.32
					i) Short Term Loans		
					Cash credit overdrafts & bills discounted		
					of which Secured against		

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL	CURRENT YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
6,12,68,106.00	m) Damm Duppat yojna	2,82,89,273.00		0.00	a) Govt. and Other Approved securities (NSC)	0.00	
1022,55,98,900.41		1055,47,84,122.96		571,10,91,356.61	b) Other tangible securities	656,20,00,671.46	
	<b>DEMAND DEPOSITS</b>			74,15,556.03	c) Unsecured advance to individuals (of which overdue Rs.17,40,21,680.06)	4,25,56,938.43	
413,13,09,677.79	a) Saving Deposit A/c.	424,67,04,442.96			<b>ii) Medium Term Loans</b>		
137,44,91,467.81	b) Current Deposit A/c.	121,96,91,290.18			Of which secured against		
32,51,43,498.11	c) Credit Balance in Loan A/cs	22,15,29,947.27			a) Govt. and Other Approved securities	0.00	
2,50,000.00	d) Other Deposits	0.00		0.00	b) Other tangible securities	128,31,19,850.60	
583,11,94,643.71		568,79,25,680.41		87,98,57,973.95	c) Unsecured advance to individuals (of which overdue Rs. 15396400.53)	6,22,734.00	
0.00	<b>4) BORROWING FROM</b>		0.00	27,68,538.15	<b>iii) Long Term Loans</b>		
0.00	a) MSC Bank ODCD Account	0.00			Of which secured against tangible securities (of which overdue Rs.1,18,83,719.64)	114,98,70,747.83	
0.00	b) IDBI Bank ODCD Account	0.00		131,47,17,828.39			
3,10,65,580.33	5) (i) INTEREST PAYABLE FIXED DEPOSITS	2,81,54,396.17	2,81,54,396.17		<b>4) OVERDUE INTEREST RECEIVABLE (CONTRA)</b>		
	(ii) INTEREST PAYABLE SAVING DEPOSITS	44,30,194.00	44,30,194.00		<b>5) INTEREST RECEIVABLE</b>		
0.00	6) INTEREST PAYABLE ON BORROWINGS	2,50,000.00	2,50,000.00	28,94,41,691.10	i) Investment	27,31,96,463.25	27,31,96,463.25
28,93,71,625.60	7) OVERDUE INTEREST RESERVE (CONTRA)	27,31,87,025.25	27,31,87,025.25	17,32,59,288.33	ii) Staff Housing Loan	6,04,85,939.49	17,51,29,454.27
	8) OVERDUE INTEREST RESERVE(NBA)	1,16,15,142.00	1,16,15,142.00	10,76,04,824.59			
15,56,10,930.69	<b>9) OTHER LIABILITIES</b>		19,85,68,978.53	6,56,54,463.74	<b>6) LAND &amp; BUILDING</b>		
1,01,97,898.24	a) Draft payable	1,22,25,021.30		52,32,99,140.79	As per last B/S	105,21,03,686.55	105,21,03,686.55
1,23,10,462.71	b) Pay order payable	1,40,56,440.36			Add Purchase		
0.00	c) Suspense A/c	0.00					
35,90,022.26	d) Sundry creditors	7,07,166.10			Add Revaluation Bank Land & Building		
19,63,105.00	e) Audit fee payable	19,02,405.00					
3,47,960.00	f) Nominal Share	1,52,645.00			Less Sold		
44,43,354.00	g) Tax Deducted at sources	5,13,310.36			Less Depreciation on Revaluation		
10,09,012.15	h) Provision for Expenses Payable	19,21,814.00			Less Depreciation		
1,19,08,195.00	i) Subsidy Reserve Fund (NB)	1,01,00,285.00			<b>Total</b>		
0.00	j) Clearing Adjustment	0.00					
18,18,403.20	k) Arbitrator & Administrative fees payable	12,15,812.20			<b>7) FURNITURE &amp; FIXTURE</b>		
1,08,49,390.56	l) Stale Cheque with other Banks	1,18,28,552.72		1,34,91,656.88	As per last B/S	1,47,68,557.90	1,47,68,557.90
6,16,109.09	m) Stale Pay Order	5,52,601.09			Add Purchase		
6,16,561.48	n) Stale Cheque with our Branch	6,16,001.48					
0.00	o) HO GST Payable	8,59,372.96			less Shifting Indore Bank Furniture & Fixture		
0.00	p) I-GST Payable	0.00					
2,30,248.68	q) S-GST Payable	2,69,821.79			Sold during year		
2,30,255.32	r) C-GST Payable	2,69,826.17			Old & Unused Write off		
0.00	s) Inter Branch Collection Accounts	0.00			Less Depreciation		
6,46,89,438.00	t) Sundry Liabilities FITL	2,59,15,275.00			<b>Total</b>		
6,576.000	u) Union Subscription Payable	6,576.000					
7,55,885.00	v) Gratuity Payable	0.000					
35,900.00	w) Leave Encashment Payable	0.00					
7,18,000.00	x) Amount Deposit against Court Case (IIBI)	7,18,000.00					
13,180.00	y) Building Rent Payable	0.00					





PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL	PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
2,90,00,000.00	z) Dividend Payable 2020-21	76,04,394.00		52,05,790.99	8) VEHICLE	33,17,029.99	33,17,029.99
2,60,974.00	aa) Staff Provident Fund Payable	1,35,138.00			As per last B/S	5205790.99	
0.00	ab) Provision for Income Tax Payable 2022-23	8,40,00,000.00			Add Purchase	0.00	
0.00	ac) Staff Professional Tax Payable	3,261.00				5205790.99	
0.00	ad) TDS Pay. Under 194N (Cash Withdrawl)	27,65,587.00			Sold during year	78444.00	
0.00	ae) Centralised 2 % TDS (Cash Withdrawl)	1,15,908.00			Less Depreciation	1810317.00	
0.00	af) Mahila Kalyan Nidhi (MF)	12,11,194.00			Total	3317029.99	
0.00	ag) E-Payment Collection A/c (TDS)	4,44,200.00					
0.00	ah) Other Deposit	2,50,000.00		67,33,139.00	9) COMPUTER A/C	74,47,799.00	74,47,799.00
0.00	ai) Dividend Payable 2021-22	1,82,08,370.00			As per last B/S	6733139.00	
	CONTRA ITEMS		0.00		Add Purchase	5800502.29	
	9) BILL FOR COLLECTION					12533641.29	
0.00	a) Bills being payable as per contra	0.00			Sold during year	30.00	
0.00	b) Outward bills for collection	0.00			Less Depreciation	5085812.29	
					Total	7447799.00	
19,76,235.30	10) LEGAL CHARGES PAYABLE	20,70,002.86	20,70,002.86	76,23,684.87	10) PLANT & MACHINERY	70,54,009.88	70,54,009.88
9,91,42,124.39	11) Profit & Loss Account	6,35,26,538.30	6,35,26,538.30		As per last B/S	7623684.87	
	Profit as per Last B.Sheet	9,91,42,124.39			Add Purchase	1901070.22	
	Less Appropriation during the year					9524755.09	
	i) Statutory Reserve Fund	2,47,85,531.10			Sold during year	1480.00	
	ii) Unforssen Losses	99,14,212.44			Old & Unused Material	18.00	
	iii) Co-op. Edu. Fund	9,91,421.24			Less Depreciation	2469247.21	
	iv) Member Wel. Fund	10,00,000.00			Total	7054009.88	
	v) Dividend Payable	3,70,31,000.00					
	vi) Inves. Fluctuation Fund	84,96,250.00					
	vii) Bal. Trn. To Statutory Fund	1,69,23,709.61		8.00	11) SMALL OFFICE EQUIPMENT	8.00	8.00
	Total appropriation	9,91,42,124.39			As per last B/S	8.00	
	Balance	NIL			Add Purchase	0.00	
	Add Current year profit	6,35,26,538.30				8.00	
	B/F from P & L A/C				Less Depreciation	0.00	
					Total	8.00	
				17,40,59,871.16	12) OTHER ASSETS		27,20,58,027.14
				16,85,282.73	a) Stationary in Hand	20,78,451.41	
				10,00,000.00	b) Sundry debtors	0.00	
				7,14,810.05	c) Security Deposit with MS&ED Co.	7,73,139.23	
				1,34,096.39	d) Telephone Deposit	1,23,226.69	
				14,200.00	e) Adhesive Stamps	27,200.00	
				0.00	f) CBS Networking	42,560.00	
				6,12,018.20	g) TDS Receivable	3,38,900.20	
				2,76,59,429.11	h) Prepaid Expenses	52,94,390.60	
				9,21,202.00	i) Franking Stamp A/c	14,192.00	
				5,00,000.00	j) D-Mat A/c	5,00,000.00	



PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL	PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
				2,600.00 k) Advance Payment towards CBS		0.00	
				46,556.90 l) Pan Card Coupan Receivable		46,083.65	
				10,95,29,778.00 m) Non Banking Assets		10,23,50,778.00	
				1,00,000.00 n) Advance to Bajaj Allianz		1,00,000.00	
				1,95,090.55 o) CERSAI Advance Account		1,89,384.55	
				0.00 p) Income Tax 2020-21 disputes		41,965.00	
				13,69,020.00 q) Income Tax 2008-09 disputes		13,69,020.00	
				15,43,390.00 r) Income Tax 2009-10 disputes		15,43,390.00	
				35,43,480.00 s) Income Tax 2010-11 disputes		35,43,480.00	
				26,51,020.00 t) Income Tax 2011-12 disputes		26,51,020.00	
				35,729.00 u) DEAF Scheme 2014 receivable		1,16,115.00	
				10,000.00 v) Security Deposit with UTITSL (Pancard)		10,000.00	
				50,37,499.80 w) Entries under Reconciliation		50,37,499.80	
				30,000.00 x) Security Deposit for Water Connection		30,000.00	
				3,05,598.00 y) Security Deposits with Landlord		4,05,598.00	
				1,655.00 z) Franking Service Charges Receivable		1,285.00	
				17,94,521.53 aa) GST Receivable		6,96,859.51	
				0.00 ab) I-GST Receivable		0.00	
				2,43,493.90 ac) Corporate Insolvency Resolution Process (CIRP)		4,09,297.49	
				2,79,400.00 ad) Suspense Account		1,92,100.00	
				1,41,00,000.00 ae) Advance Income Tax F.Y.2021-22		0.00	
				0.00 af) Advance for renovation Murtizapur Branch		6,52,447.93	
				0.00 ag) Advance for renovation Rajapeth Br.Amravati		20,95,027.08	
				ah) Surplus fund with LIC (Gratuity)		10,16,34,831.00	
				ah) Surplus fund with LIC (Leave)		3,97,49,785.00	
				7,93,66,051.96 13) Un-Amortise Loss Account (NSBL)		5,95,24,537.96	5,95,24,537.96
				0.00 CONTRA ITEMS			
				0.00 14) BILLS FOR COLLECTION:-			
				0.00 a) Bills being receivable as per contra		0.00	0.00
				0.00 b) Outward bills for receivable as per contra		0.00	
				19,76,235.30 15) LEGAL CHARGES RECEIVABLE (CONTRA)		20,70,002.86	20,70,002.86
1871,47,69,705.80	GRAND TOTAL	1968,62,80,445.31	1968,62,80,445.31	1871,47,69,705.80	GRAND TOTAL	1968,62,80,445.31	1968,62,80,445.31

80,12,06,477.00	Customer's Liabilities for Bank	90,90,88,422.35
	Guarantee issued (as per contra)	
11,44,04,270.00	Contingent Liability - Amount tranferred to DEAF	13,54,99,860.79
36,43,15,950.11	Customer's Liabilities on Account of AUCA	45,07,31,906.27
0.00		

S. S. SHAH  
DY. C. E. O.

R. M. SONTAKKE  
CHIEF EXECUTIVE OFFICER

S.S.KOTAK  
DIRECTOR

H. D. LAKHANI  
SECRETARY

S. S. JOSHI  
VICE CHAIRMAN

R.T.FUNDKAR  
CHAIRMAN

CA Prakash G. Pathak -- Partner  
M No.33996

As per Our Report of even date  
attached and read with Significant  
Accounting Policies and Notes  
on Accounts  
For M/s. Prakash G. Pathak & Company  
CHARTERED ACCOUNTANTS (FRN 126975W)

2022

Private Bank

Nationalised Bank

State Bank of India

Sr. No.	Bank Name	Amount	Sr. No.	Bank Name	Amount	Sr. No.	Bank Name	Amount
1	Axis Bank	92793127.15	1	Central Bank of India	92400.69	1	State Bank of India	1590967.88
2	HDFC Bank	14898910.36	2	Bank of Maharashtra	131254.00	2	SBI Power pack	110000000.00
3	Yes Bank	496786352.54	3	Bank of India	80110440.00	3		
4	Indsind Bank	447798.05	4	IDBI Bank	182193596.26	4	Total	111590967.88
5	ICICI BANK	236745322.43	5	Bank of Baroda Indore	521742.59			
	Total	841671510.53		Total	263049433.54			

2023

Private Bank

Nationalised Bank

State Bank of India

Sr. No.	Bank Name	Amount	Sr. No.	Bank Name	Amount	Sr. No.	Bank Name	Amount
1	Axis Bank	37315407.52	1	Central Bank of India	24126.80	1	State Bank of India	3041486.48
2	HDFC Bank	4826437.98	2	Bank of Maharashtra	131136.00	2	SBI Power pack	34500000.00
3	Yes Bank	183136396.84	3	Bank of India	88123.22	3		
4	Indsind Bank	11000.00	4	IDBI Bank	97306520.57	4	Total	37541486.48
5	ICICI BANK	159092354.97	5	Bank of Baroda Indore	1201083.25			
6	Kotak Mahindra Bank	10011000.00	6	Punjab National Bank	10011001.00			
	Total	394392597.31		Total	108761990.84			





**THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA**  
**(MULTISTATE SCHEDULED BANK)**  
**FORM "B"**  
**Profit & Loss Account For The Year Ended on 31<sup>st</sup> March 2023**

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL	PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
63,72,39,597.00	<b>TO INTEREST ON DEPOSITS</b>		64,20,53,602.12	83,20,12,155.29	<b>BY INTEREST &amp; DISCOUNT</b>		72,89,15,601.93
8,74,60,727.00	1) Fixed Deposit	8,45,37,505.20		83,20,12,155.29	Interest received on Loans & Advances	72,89,15,601.93	
44,72,46,511.00	2) Dhanwardhini Deposit	44,60,51,201.00					
9,53,25,764.00	3) Saving Deposit	10,51,69,206.92		43,49,54,926.62	Interest received on Investment	47,19,53,836.29	47,19,53,836.29
-1,059.00	4) Madhusanchaya Yojana	7,258.00					
1,26,124.00	5) Recurring Deposit	1,19,141.00		0.00	Interest on Income Tax Refund	5,34,021.00	5,34,021.00
40,79,005.00	6) Jankalyan Bachat Yojana	35,07,254.00					
1,33,377.00	7) Tax Benefit Term Deposits (FD)	1,24,431.00		1,59,51,338.90	<b>BY COMMISSION, EXCHANGE &amp; BROKERAGE</b>		1,79,95,378.08
28,56,536.00	8) Tax Benefit Term Deposits (RIS)	24,47,580.00					
12,580.00	9) Kuber Deposit Scheme (RIS)	74,524.00		54,876.51	1) Commission on Bills	9,112.00	
0.00	10) Dhanlaxmi Thev Yojana	15,501.00					
32.00	10) Interest Paid on TDS	0.00		25,087.36	2) Exchange on Bills	8,696.98	
-3,973.00	<b>Intt. Paid on Borrowing</b>	3,05,255.00	3,05,255.00	2,90,403.85	3) Exchange on Sales of Drafts	3,19,747.30	
				1,23,39,188.06	4) Bank Guarantee & Solvency Commission	1,44,40,237.85	
35,93,02,146.00	<b>TO SALARIES, ALLOWANCES AND BONUS</b>		34,83,31,850.72	1,03,702.98	5) Commission on E-Payment	1,02,630.52	
26,44,75,535.00	1) Salaries and allowances	27,44,40,703.00		543.40	6) Commission on PAN Card	61.75	
2,50,02,779.00	2) Contribution to Provident Fund	2,64,79,523.00		31,18,594.74	7) RTGS/NEFT Commission	31,08,038.68	
10,41,803.00	3) Administrative Charges for PF	10,73,066.00		18,942.00	8) Commission on PMJJBY/PMSBY	6,853.00	
1,17,45,410.00	4) Medical Allowance	1,21,26,155.00					
4,91,555.00	5) GINP Contribution to LIC	0.00		16,31,93,045.84	<b>BY OTHER RECEIPTS</b>		61,57,67,937.23
0.00	6) Staff Pension Scheme	0.00		5,500.00	1) Dividend on Shares	5,500.00	
1,39,40,891.00	7) Leave Encashment	1,35,50,296.00		36,59,673.43	2) Incidental Charges	36,64,337.20	
2,83,903.00	8) Bajaj Allianz Accidental Policy	2,89,548.72		1,083.62	3) Shares Transfer Fee	434.00	
22,84,800.00	9) Mediclaim Insurance Policy Premium	20,70,600.00		66,51,637.64	4) Locker Rent	68,79,338.52	
2,97,68,987.00	10) Group Gratuity Premium	1,52,58,014.00		7,30,207.19	5) Miscellaneous Income	6,27,301.11	
1,02,66,483.00	11) Premium of Leave Encashment	30,43,945.00		68,17,860.56	6) Processing Fees	1,30,87,121.17	
				55,53,832.70	7) Service Charges	60,20,171.02	
12,11,935.59	<b>TO DIRECTOR &amp; LOCAL COMMITTEE MEETING ALLOWANCE</b>		18,84,923.12	38,000.00	8) Franking Comm. Received	7,033.90	
1,82,000.00	1) Director Sitting Fees	1,99,300.00		1,93,761.40	9) Franking Service Charges	46,588.60	
2,33,500.00	2) Branch Sub-Committee Sitting Fees	4,03,800.00		87,26,841.64	10) Miscellaneous Income (Taxable)	87,62,338.33	
				16,63,186.00	11) Insurance Commission	43,24,367.21	
				76,53,263.00	12) Transferred from Revalued Reverse	76,53,263.00	



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11,848.00	3) Directors Meeting Expenses	11,144.00		10,01,15,626.48	13) Recovery in Written off	1,18,44,406.00
1,39,381.00	4) Branch Sub-Committee Meeting Expe.	2,57,193.00		10,06,142.38	14) Cash Handling Charges (Taxable)	9,29,408.54
3,90,654.07	5) T.A. to Director	6,82,793.12		46,40,126.81	15) SMS Alert Charges Received	45,48,033.66
2,54,552.52	6) Directors Training Expenses	3,30,693.00		18,15,495.59	16) ATM Pos/Ecom Trn/Add-card Repin Charges	17,45,921.61
				7,84,130.40	17) Profit on Sale of Assets	2,81,886.36
2,87,94,293.21	TO RENT, TAXES, INSU. & LIGHTING	2,73,62,840.51	2,73,62,840.51	46,40,427.00	18) Profit on Sale of Non Banking Assets	68,63,625.00
				84,96,250.00	19) Profit on sale of Investment	26,66,750.00
1,85,76,755.00	TO DEPOSIT INSURANCE PREMIUM	1,90,17,163.00	1,90,17,163.00	0.00	20) Reversed from Sundry Liabilities (FITL)	94,25,496.00
				0.00	21) Reversed From Excess BDDR	36,00,00,000.00
18,32,698.15	TO POSTAGE & TELEPHONE	36,90,913.95	36,90,913.95	0.00	22) Reversed from Unrealised Intt. Reserve	2,50,00,000.00
				0.00	23) Surplus Fund with LIC ( Gratuity)	1016,34,831.00
29,53,000.00	TO AUDIT FEES	29,93,000.00	29,93,000.00	0.00	24) Surplus Fund with LIC ( Leave)	39749785.00
90,51,869.70	TO LAW & CONSULTANCY CHARGES	35,73,418.30	35,73,418.30			
2,29,60,184.79	TO DEPRECIATION & WRITE OFF		2,61,38,766.05			
35,29,169.24	1) Furniture & Fixture	38,53,020.49				
49,97,442.00	2) Building	52,31,800.00				
14,45,881.00	3) Vehicle	18,10,317.00				
31,46,446.62	4) Computer	50,85,812.29				
21,85,977.93	5) Plant and Machinery	24,51,103.27				
1,895.00	6) Small Office Equipment	0.00				
0.00	7) Computer Old & Unused Written Off	0.00				
76,53,263.00	8) Depreciation on Revalued Assets	76,53,263.00				
0.00	9) Furniture & Fixture write off	53,431.00				
110.00	10) Plant & Machinery write off	19.00				
31,92,029.87	TO STATIONERY, PRINTING & ADVERTISEMENT	58,35,983.24	58,35,983.24			
9,35,70,159.95	TO OTHER EXPENDITURE		12,24,04,169.03			
3,92,060.86	1) Commission paid (Bank Charges)	5,90,048.00				
12,62,383.94	2) Commission paid to Recurring agent	11,99,080.00				
1,19,58,679.89	3) Misc. & Conveyance Charges	1,20,11,985.70				
13,56,622.00	4) Traveling Expenses	20,87,331.80				
1,11,863.00	5) News Paper	1,13,959.00				
3,70,608.00	6) Annual General Meeting Expenses	3,07,322.00				
36,432.00	7) Sub.to Mah. Lab. Welfare Fund	35,316.00				
3,99,400.00	8) Subscription to Membership	3,73,066.66				
37,70,180.02	9) Entertainment Expenses	41,47,867.55				
43,27,897.22	10) Repairs & Maintenance of Property	58,51,771.65				





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8,29,015.50	11) Staff Training Expenses	12,42,891.40					
18,41,379.40	12) Vehicle Expenses	20,40,044.97					
0.00	13) Loss on sale of Assets	19.32					
1,58,66,903.44	14) CBS Expenses	1,78,15,520.21					
55,086.00	15) Grahak Melava Exp.	6,57,737.84					
66,83,535.00	16) Investment Depreciation Amortise	66,83,535.00					
11,06,496.01	17) ATM/POS/ECOM TRN Charges Paid	14,07,939.35					
1,54,557.42	18) Branch Opening/Shifting Expenses	9,00,128.80					
0.00	19) Staff Welfare Expenses	5,397.34					
2,86,796.25	20) Expenses Under COVID 19	15,438.44					
2,29,18,750.00	21) ARC Management Fees Paid	4,34,40,754.00					
1,98,41,514.00	22) Amortization of Loss A/c 20%	1,98,41,514.00					
0.00	23) Professional Tax	2,500.00					
	24) Penalty by Statutory/Regularity	15,00,000.00					
	25) Election Expenses	1,15,000.00					
	26) Clg.Diff. In Malharganj Br. Indore	18,000.00					
16,82,88,646.00	TO PROVISION		56,80,48,351.19				
10,00,00,000.00	1) Bad & Doubtful Debt Reserve	7,80,00,000.00					
773601.00	2) Provision for Income Tax	8,40,00,000.00					
6,69,96,250.00	3) Expenditure Provision & Contingency	40,60,48,351.19					
5,18,795.00	5) Provision for Embezzlement	0.00					
9,91,42,124.39	Profit & Loss Account	6,35,26,538.30	6,35,26,538.30				
	Net Profit Transfer to Balance Sheet						
144,61,11,466.65	GRAND TOTAL	183,51,66,774.53	183,51,66,774.53	144,61,11,466.65	GRAND TOTAL	183,51,66,774.53	183,51,66,774.53

As per Our Report of even date attached and read with Significant Accounting Policies and Notes on Accounts  
For M/s. Prakash G. Pathak & Company  
CHARTERED ACCOUNTANTS (FRN 126975W)



S. S. SHAH  
DY. C. E. O.

R. M. SONTAKKE  
CHIEF EXECUTIVE OFFICER

S.S.KOTAK  
DIRECTOR

H. D. LAKHANI  
SECRETARY

S. S. JOSHI  
VICE CHAIRMAN

R.T.FUNDKAR  
CHAIRMAN

CA Prakash G. Pathak – Partner  
M No:33996





**THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA**

**RENT TAXES & LIGHTING EXPENSES AS ON 31.03.2023**

(Rs. in Lakh)

SR. NO.	PARTICULAR	AMOUNT
1	Rent Paid	4695897.06
2	Municipal & Other Taxes	1659834.95
3	Insurance	1799053.00
4	Lighting Charges	9067567.30
5	Service Charges on Premises Maintained	2288853.92
6	GST Paid	7851634.28
7	Professional Tax Paid	0.00
		<b>27362840.51</b>

**Miscell. & Conveyance Charges**

SR. NO.	PARTICULAR	AMOUNT
1	Miscellaneous Expenses	2532053.95
2	Conveyance Charges	250145.00
3	Cash Remittance Expenses	735670.00
4	D-mat Expenses	291396.55
5	Security Guard Expenses	5514462.99
6	Stale Cheque	0.00
7	House Keeping Expenses	1687408.80
8	Charges Paid to CI Companies	280385.59
9	Water Charges	516707.17
10	CKYC uploading Charges	10000.00
11	Other Expenses	173024.50
12	Payment Infrastructure Dev. Scheme	20731.15
	<b>Total</b>	<b>12011985.70</b>

